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STATE OF WASHINGTON



OFFICE OF INSURANCE COMMISSIONER

BEFORE THE INSURANCE COMMISSIONER OF THE STATE OF WASHINGTON

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| In the Matter of |) | No. D 2000-07 |
|-------------------|---|---|
| James D. Beckner, |) | STIPULATION AND ORDER LEVYING A FINE |
| Licensee |) | |
| |) | |

STIPULATION BY AGENT

James D. Beckner ("licensee") hereby stipulates to the payment of a fine in the total amount of \$500 based on the following facts which are hereby acknowledged. Licensee further stipulates and agrees that he will comply with Washington insurance laws and regulations in the future.

- 1. On or about November 12, 1998, licensee took an application for life insurance on Wenceslao Contrero. In the application, licensee falsely stated that the applicant had no insurance then in force, by answering "none" to the question, when in fact the applicant did have a policy and licensee knew that. This violated RCW 48.30.210.
- 2. In connection with that same application, licensee failed to comply with the life insurance replacement regulation, WAC 284-23-400 et seq., by failing to complete and leave with the applicant the required replacement notice. This violated WAC 284-23-440.

The licensee has engaged in practices that are not in accord with the standards set out in the insurance code of Washington. Accordingly, the licensee enters this Stipulation to the following

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Order voluntarily and with the understanding that such fine is in lieu of any suspension or revocation of the licensee=s license for such conduct. The facts described above, and the fact of this stipulation, may be considered by the Commissioner in any future administrative or judicial actions regarding licensee.

Signed this 3rd day of January, 2000.

James D. Beckner

ORDER

Pursuant to RCW 48.17.560 and the foregoing Stipulation, the Commissioner hereby imposes a fine in the amount of \$500 upon James D. Beckner.

The fine shall be paid in full within 30 days from the date of this Order. Upon failure to pay the fine, the Commissioner will revoke the license of the licensee and the fine will be recoverable in a civil action brought on behalf of the Commissioner by the Attorney General.

ENTERED AT LACEY, WASHINGTON, this 7th day of January, 2000.

DEBORAH SENN

Insurance Commissioner

Ву

WILLIAM E. FRANDSEN

Deputy Commissioner